Attorney Docket No.: 91186-000100US-725680

Valerie Lubin

AMENDMENT AFTER ALLOWANCE

Technology Center/Art Unit: 3626

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Confirmation No. 8979 Examiner:

UNDER 37 CFR § 1.312

In re application of:

Philip F. Spalding

Application No.: 10/789,158

Filed: February 27, 2004

For: SYSTEM FOR FACILITATING

LIFE SETTLEMENT TRANSACTIONS

Customer No.: 20350

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Commissioner:

In response to the Notice of Allowance mailed, please amend the aboveidentified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Amendments to the Drawings begin on page 5 of this paper and include both an attached replacement sheet and an annotated sheet showing changes.

Remarks/Arguments begin on page 6 of this paper.

An Appendix including amended drawing figures is attached following page 6 of this paper.